

REQUEST FOR LOAN OWNERSHIP INFORMATION

[Your name and address]

[Date of Request]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

Bank that services your loan

[Bank address]

Attn: Mortgage Loan Accounting Department [or Borrower Inquiry Department]

RE: Loan # _____

[Insert your address]

Dear Sir or Madam:

[Insert name of the servicer of your loan] is the servicer of our mortgage loan at the above address. We request information concerning the current holder and owner of the original note and deed of trust because [enter reasons that apply to your situation such as “we requested this information from Mortgage Electronic Registration Systems (“MERS”) and did not receive the requested information” or “the transfer and ownership of our loan appears to have been impacted by recent issues concerning people signing transfer documents without knowledge or authority to do so”].

We request the following information:

1. The name and address of the owner of the promissory note secured by the deed of trust in the mortgage loan referenced above (if your answer identifies a trust as the owner, name the trust and provide the name and address of the trustee);
2. The name and address of the entity that is the legal holder of the promissory note secured by the deed of trust in the mortgage loan referenced above (if your answer is the same as #1, above, please so state);
3. A copy of the promissory note referenced above showing all endorsements that have occurred, together with any allonge that exists to the note;
4. A copy of the deed of trust showing all assignments that have occurred and the dates of said assignments.

Thank you for acknowledging and answering this request as required by the Real Estate Settlement and Procedures Act [12 U.S.C. § 2605(e) and (k)] and the Truth in Lending Act [15 USC 1641(f)(2)].

Sincerely,

[Insert your name, sign above name]